

CLAIM AMENDMENTS

Please amend claims 1, 7, 14, 16, 20, 30, 32, 33, 34, 35 and enter newly submitted claims 51-71 and cancel claims 17-19 and 36-50 as follows:

Sub
c: 1. (Currently Amended) A method for processing negotiable economic credits through a hand held device, said method comprising the steps of:

synchronizing a point of sale with a hand held device having at least one negotiable economic credit therein; and

transferring said at least one negotiable economic credit from said hand held device to said point of sale, in response to synchronization of said point of sale and said hand held device, wherein said at least negotiable economic credit comprises at least one of the following: at least one coupon, at least one financial award, at least one financial incentive, or cash.

2. (Original) The method of claim 1 further comprising the step of redeeming said at least one negotiable economic credit at said point of sale, in response to transferring said at least one negotiable economic credit from said hand held device to said point of sale.

3. (Original) The method of claim 2 further comprising the step of:
reconciling data representative of at least one negotiable economic credit contained in a database within said hand held device, in response to redeeming said at least one negotiable economic credit at said point of sale.

4. (Original) The method of claim 1 further comprising the step of:
electronically negotiating a coupon exchange between said point of sale and said hand held device, in response to transferring said at least one negotiable economic credit from said hand held device to said point of sale.

5. (Currently Amended) The method of claim 4 further comprising the step of:
reconciling data representative of at least one negotiable economic credit contained in a database within said hand held device, in response to electronically negotiating said coupon exchange between said point of sale and said hand held device.

6. (Currently Amended) The method of claim 3 further comprising the step of:
transmitting data representative of at least one new negotiable economic credit from a coupon source associated with said point of sale to said hand held device during synchronization between said hand held device and said coupon source.

7. (Currently Amended) The method of claim 6 further comprising the step of:
storing said at least one new negotiable economic credit as coupon data in said database within said hand held device, in response to transmitting said data representative of at least one new negotiable economic credit from said coupon source associated with said point of sale to said hand held device during synchronization between said hand held device and said coupon source.

8. (Original) The method of claim 1 further comprising the steps of:

accessing a product database associated with said point of sale;

retrieving product data from said product database associated with said point of sale; and

comparing said product data to data representative of said at least one negotiable economic credit transmitted from said hand held, in response to scanning a product code associated with at least one item to be purchased at said point of sale.

9. (Original) The method of claim 8 further comprising the steps of:

accessing a database associated with said point of sale;

retrieving coupon data from said database associated with said point of sale;
and

comparing coupon data transmitted from said hand held device to coupon data retrieved from said database associated with said point of sale, in response to scanning a product code associated with at least one item to be purchased at said point of sale.

10. (Original) The method of claim 9 further comprising the step of:

identifying matching coupon data to calculate at least one price discount, in response to comparing coupon data transmitted from said hand held device to product data retrieved from said product database and coupon data retrieved from said database associated with said point of sale.

11. (Original) The method of claim 10 further comprising the steps of:

compiling a subtotal price for said at least one item to be purchased at said point of sale, in response to scanning product codes associated with said at least one item to be purchased at said point of sale; and

calculating a new total for items scanned at said point of sale, wherein said new total includes price discounts therein, in response to identifying matching coupon data to calculate price discounts.

12. (Original) The method of claim 7 further comprising the steps of:

configuring said hand held device with a coupon management module for managing the transmission, receipt and storage of at least one negotiable economic

credit as coupon data within said hand held device; and

associating said coupon management module with said database within said hand held device.

13. (Original) The method of claim 1 wherein:

said hand held device and said point of sale are synchronized through a wireless network; and

said at least one negotiable economic credit is transferred from said hand held device to said point of sale, in response to synchronization of said point of sale and said hand held device, through a wireless network.

14. (Currently Amended) The method of claim 1 wherein:

said hand held device and said point of sale are synchronized through a wireless network, which can communicate with said point of sale and said hand held device; and

said at least one negotiable economic credit is transferred from said hand held device to said point of sale, in response to synchronization of said point of sale and said hand held device, through said wireless communications network, wherein said wireless network comprises a personal area network.

15. (Original) The method of claim 7 wherein said coupon data is transmitted from a coupon source to said hand held device through a wireless network.

16. (Currently Amended) The method of claim 7 wherein said coupon data is transmitted from a coupon source to said hand held device through a wireless network, wherein said wireless network comprises a personal area network communications.

17. (Cancelled)

18. (Cancelled)

19. (Cancelled)

20. (Currently Amended) A system for processing negotiable economic credits through a hand held device, said system comprising:

synchronization module for synchronizing a point of sale with a hand held device having at least one negotiable economic credit therein; and

transfer module for transferring said at least one negotiable economic credit from said hand held device to said point of sale, in response to synchronization of said point of sale and said hand held device, wherein said at least negotiable economic credit comprises at least one of the following: at least one coupon, at least one financial award, at least one financial incentive, or cash.

21. (Original) The method of claim 20 further comprising:

redeeming module for redeeming at least one coupon at said point of sale, in response to transferring said at least one negotiable economic credit from said hand held device to said point of sale.

22. (Original) The system of claim 21 further comprising:

reconciling module for reconciling coupon data contained in a database within said hand held device, in response to redeeming said at least one negotiable economic credit at said point of sale.

23. (Original) The system of claim 20 further comprising:

negotiating module for electronically negotiating a coupon exchange between said point of sale and said hand held device, in response to transferring said at least one negotiable economic credit from said hand held device to said point of sale.

24. (Original) The system of claim 23 further comprising:

reconciling module for reconciling coupon data contained in a database within said hand held device, in response to electronically negotiating a coupon exchange between said point of sale and said hand held device.

25. (Original) The system of claim 24 further comprising:

transmission module for transmitting new coupon data from a coupon source to said hand held device during a synchronization between said hand held device and said coupon source.

26. (Original) The system of claim 25 further comprising:

memory for storing said new coupon data in a database within said hand held device.

27. (Original) The system of claim 20 further comprising:

access module for accessing a product database associated with said point of sale;

retrieval module for retrieving product data from said product database associated with said point of sale; and

comparing module for comparing coupon data transmitted from said hand held device to said product data, in response to scanning product data associated with at least one item to be purchased at said point of sale.

28. (Original) The system of claim 27 further comprising:

access module for accessing a database associated with said point of sale;

retrieval module for retrieving coupon data from said database associated with said point of sale; and

comparison module for comparing coupon data transmitted from said hand held device to coupon data retrieved from said database associated with said point of sale, in response to scanning a product code associated with at least one item to be purchased at said point of sale.

29. (Original) The system of claim 28 further comprising:

identification module for identifying matching coupon data to calculate price discounts, in response to comparing coupon data transmitted from said hand held device to product data retrieved from said product database and coupon data retrieved from said database associated with said point of sale.

30. (Currently Amended) The system of claim 29 further comprising:

compiling module for compiling a subtotal price for said items to be purchased at said point of sale, in response to scanning product codes associated with said at least one item to be purchased at said point of sale; and

calculation module for calculating a new total for said at least one item scanned at said point of sale POS, wherein said new total includes price discounts therein, in response to identifying matching coupon data to calculate price discounts.

31. (Original) The system of claim 26 further comprising:

coupon management module for managing the transmission, receipt and storage of at least one negotiable economic credit as coupon data within said hand held device, wherein said coupon management module is integrated with said hand held device; and

association module for associating said coupon management module with said database within said hand held device.

32. (Currently amended) The system of claim 20 wherein:

said synchronization module synchronizes ~~is adapted to synchronize~~ said point of sale with said hand held through a wireless network; and

32. (Currently amended) The system of claim 20 wherein:
said transfer module transfers ~~is adapted to transfer~~ said at least one negotiable economic credit from said hand held device to said point of sale through said wireless network, in response to synchronization of said point of sale and said hand held device through said wireless network.

33. (Currently Amended) The system of claim 32 wherein said wireless network further comprises a wireless personal area network.

34. (Currently Amended) The system of claim 32 wherein said transfer ~~transmission~~ module is adapted to transmit coupon data through a said wireless network from a coupon source to said hand held device during a synchronization between said hand held device and said coupon source through said wireless network.

35. (Currently Amended) The system of claim 26 wherein said transmission module is further adapted to transmit coupon data through a wireless network ~~communications~~ from a coupon source to said hand held device during a synchronization between said hand held device and said coupon source through said wireless network.

36. (Cancelled)

37. (Cancelled)

38. (Cancelled)

39. (Cancelled)

40. (Cancelled)

41. (Cancelled)

42. (Cancelled)

43. (Cancelled)

44. (Cancelled)

45. (Cancelled)

46. (Cancelled)

47. (Cancelled)

48. (Cancelled)

49. (Cancelled)

50. (Cancelled)

51. (New) The method of claim of 13 wherein said wireless network comprises a wireless telecommunications network.

52. (New) The method of claim 15 wherein said wireless network comprises a wireless telecommunications network.

53. (New) The method of claim 16 wherein said wireless network comprises a wireless telecommunications network.

54. (New) The system of claim 33 wherein said wireless personal area network comprises a Bluetooth network.

55. (New) The system of claim 32 wherein said wireless network comprises a wireless telecommunications network.

56. (New) The system of claim 32 wherein said wireless network comprises a Wireless Intelligent Network (WIN).

57. (New) A method for processing negotiable economic credits through a hand held device, said method comprising the steps of:

synchronizing a point of sale with a hand held device through a wireless

network, said hand held device having at least one negotiable economic credit contained therein and wherein said at least negotiable economic credit comprises at least one of the following: at least one coupon, at least one financial award, at least one financial incentive, or cash; and

transferring said at least one negotiable economic credit from said hand held device to said point of sale through said wireless network after synchronization of said point of sale and said hand held device.

58. (New) The method of claim 57 wherein said wireless network comprises a wireless telecommunications network.

59. (New) The method of claim 57 wherein said wireless network comprises a Wireless Intelligent Network (WIN).

60. (New) The method of claim 57 wherein said wireless network comprises a personal area network.

61. (New) A method for processing negotiable economic credits through a hand held device, said method comprising the steps of:

synchronizing a point of sale with a hand held device having at least one negotiable economic credit therein, wherein said hand held device and said point of sale are synchronized through a wireless network which can communicate with said hand held device and said point of sale and wherein said at least negotiable economic credit comprises at least one of the following: at least one coupon, at least one financial award, at least one financial incentive, or cash;

transferring said at least one negotiable economic credit from said hand held device to said point of sale, in response to synchronization of said point of sale and said hand held device through said wireless network, wherein said at least one negotiable economic credit is transferred from said hand held device to said point of sale in response to synchronization of said point of sale and said hand held device,

through said wireless network;

redeeming said at least one negotiable economic credit in response to transferring said at least one negotiable economic credit from said hand held device to said point of sale through said wireless network;

reconciling data representative of at least one negotiable economic credit contained in a database within said hand held device, in response to redeeming said at least one negotiable economic credit.

62. (New) The method of claim 61 further comprising the step of:

electronically negotiating a coupon exchange between said point of sale and said hand held device, in response to transferring said at least one negotiable economic credit from said hand held device to said point of sale.

63. (New) A system for processing negotiable economic credits through a hand held device, said system comprising:

a point of sale;

a hand held device which can be synchronized with said point of sale, wherein said hand held device includes at least one negotiable economic credit that comprises cash;

wireless communications hardware for enabling access to a wireless network that communicates with said point of sale and said hand held device, wherein said hand held device and said point of sale are synchronized through said wireless network; and

wherein said at least one negotiable economic credit is transferred from said hand held device to said point of sale through said wireless network, in response to synchronization of said point of sale and said hand held device.

64. (New) The method of claim 63 wherein said wireless network comprises at least one of the following: a wireless telecommunications network, a personal area network, a WIN network, or a paging network.

65. (New) A method for processing negotiable economic credits through a hand held device, said method comprising the steps of:

62
synchronizing a point of sale with a hand held device having at least one negotiable economic credit therein, Wherein said hand held device and said point of sale are synchronized through a wireless network, which can communicate with said point of sale and said hand held device;

transferring said at least one negotiable economic credit from said hand held device to said point of sale through said wireless network, in response to synchronization of said point of sale and said hand held device; and

reconciling processing of said at least one negotiable economic credit, in response to transferring said at least one negotiable economic credit from said hand held device to said point of sale.

66
65
69. (New) The method of claim 68 wherein said wireless network comprises at least one of the following: a wireless telecommunications network, a personal area network, a WIN network, or a paging network.

67
70. (New) The method of claim 68 wherein said wireless network comprises a CDMA network.

68
71. (New) The method of claim 68 wherein said wireless network comprises a Bluetooth network.